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**AMENDMENTS**

Please replace all prior versions of the claims.

1-28. (Previously Canceled)

29. (Canceled).

30-35. (Previously Canceled).

36. (New) A system for managing a plurality of stored value products, said system comprising:

a server communicatively coupled to a database, wherein said server is configured to communicate with said plurality of stored value products over a network;

said database logically separated into a first subsection, a second subsection, and an object repository, wherein said first and second subsections are logically separated via a firewall;

said first subsection containing a first high-level class of objects and a first plurality of secondary classes of objects derived from said first high-level class of objects;

said second subsection containing a second high-level class of objects and a second plurality of secondary classes of objects derived from said second high-level class of objects;

said object repository including a plurality of reusable objects from which said first and second high-level classes of objects are derived; and

wherein each of said secondary classes of objects is associated with one of said plurality of stored value products.

37. (New) The system of claim 36, wherein said plurality of stored value products includes a device selected from the group consisting of magnetic-stripe cards, smart-cards, ATM cards, and Internet transaction account cards.

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38. (New) The system of claim 36, wherein said first high-level class relates to a first business unit, and said second high-level class relates to a second business unit.
39. (New) The system of claim 38, wherein the objects of said first business unit class share a common default language and a common default currency.
40. (New) The system of claim 36, wherein said first high-level class relates to a first geographical region, and said second high-level class relates to a second geographical region.
41. (New) The system of claim 36, wherein said first high-level class relates to a first type of stored value product, and said second high-level class relates to a second type of stored value product.
42. (New) The system of claim 36, wherein said firewall includes software access controls.
43. (New) The system of claim 36, wherein said firewall includes router-implemented access restrictions.